

Prepaid Card Terms and Conditions

The following are the Terms and Conditions that govern the Purchaser and or User (referred to as “you” or “your”) of the Prepaid Card . Please read the Terms and Conditions carefully and keep them for your future reference.

1-The Prepaid Card

- The Prepaid Card is a Card issued by CrediMax B.S.C. (closed). The Card can be used for purchases of goods and services from any merchant that accepts Visa Cards.
- The Prepaid Card cannot be used to withdraw cash at ATM's or get cash back at retailers or obtain cash on the counter at Banks and or other financial institutions.
- The Prepaid Card must only be used by the purchaser or any person to whom they transfer their rights under these Terms and Conditions. The User must sign the Prepaid Card and no other transfer is permitted under these conditions.
- The Terms and Conditions of the Prepaid Card are written in English and Arabic only and available on CrediMax website www.credimax.com.bh/prepaid . All subsequent communication about this Card will be made by CrediMax in English and or Arabic only. CrediMax reserves the right to change these Terms and Conditions from time to time and any changes can be viewed on website www.crdimax.com.bh/prepaid.

2-Using the Prepaid Card

- The Prepaid Card must be signed immediately.
- The Prepaid Card is issued and can be used without a PIN number.
- The Prepaid Card may only be used to the value of money readily loaded on to it and the purchaser and or User authorizes CrediMax to reduce the value available on the Card by the amount of the transaction plus any applicable fees when using the Card. All foreign currency transactions are subject to currency conversions fees.
- Your rights and obligations relating to the use of this Prepaid Card are subject and governed by this Prepaid Card's Terms and Conditions only. You have no other rights against CrediMax and or its respective affiliates in any manner or shape.
- CrediMax may decline to authorize transactions and or block the Card without having to give notice if any of the following occur:
 - Suspicion of a breach of the Terms and Conditions by you
 - Suspicion of fraudulent or illegal activity is taking place.
 - Attempts are made to use and spend more than the amount of money loaded on and or available on the Prepaid Card.

3-Prepaid Card Expiry

The Prepaid Card will expire at the date shown on the front of the Card and attempts to use the Card after its expiry date will be declined immediately. Upon full utilization of the balance of money available on the Card before its expiry date, the Card must be destroyed immediately by cutting it in half as the Card is not re-loadable. Any remaining balance of money available on the Card after its expiration cannot be claimed or refunded and the Card must be destroyed by cutting it in half immediately.

4- Card Replacements and Cash Refunds

The Prepaid Card cannot be replaced and no cash refunds and or fees paid to purchase the Prepaid Card are refundable except for requesting refunds on Lost, Stolen and Damaged Cards as explained in (5) below. Therefore, any money balances available on the Card cannot be claimed or refunded after Cards cancellation and or expiry.

5- Lost, Stolen and or Damaged Cards

The Purchaser and or User of the Prepaid Card must record the 16 digit number of the Prepaid Card. This number must be provided to CrediMax to block the Card when reporting it lost, stolen, damaged or suspicion of fraudulent use of the Card persist. In such situations only, refunds of the remaining value of the money available on the Card can be requested subject to a minimum fee of BD 5 deductible from the balance available on the Card. A cheque for the remaining value of the money available on the Card will be issued within 15 days from receipt of the written request.

6- Fees and Charges

The Purchaser and or User of the Prepaid Card agrees to pay the Fees and Charges as applicable and outlined below:

Card Denomination	BD 100	BD 50	BD 30	BD 20
Card Purchase Fee " <i>Non-refundable</i> "	BD 3.5	BD 2	BD 1.5	BD 1
Currency Conversion Fee	2.5% on all transactions made in any currency other than BD			
Cheque Issuance Fee	BD 5			
Transaction Investigation Fee	BD 5			
Unused Card Service Fees	BD 1 monthly after 12 months from last card usage			

7- Customer Service

All inquiries and complaints including disputes about the Prepaid Card must be submitted in writing to CrediMax P O Box 5350 Manama Kingdom of Bahrain or email to credimax@credimax.com.bh . General balance inquiries may be made through IVR and CrediMax Website. For security and training purposes, calls made to the Call Centre will be subject to ID verification questions and recording.

8- Liability and Authorization

The Prepaid Card purchaser and or user agree to indemnify and hold harmless CrediMax and its distributors, partners and service providers for and against costs of any legal action taken to enforce these Terms and Conditions and/or any breach of these Terms and Conditions or fraudulent use of the Prepaid Card.